

Information to identify the case:

Debtor 1	<u>Randy M. Runyan</u>	Social Security number or ITIN	xxx-xx-6369
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lisa A. Runyan</u>	Social Security number or ITIN	xxx-xx-3249
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10599-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Randy M. Runyan

Lisa A. Runyan

2/7/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Randy M. Runyan
Lisa A. Runyan
Debtors

Case No. 17-10599-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Feb 07, 2023

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Randy M. Runyan, Lisa A. Runyan, 12771 Route 219, Ridgway, PA 15853-4525
sp	+ Christopher P. Doherty, Doherty, Cella, Keane & Associates, LLP, 100 Cummings Center, Suite 335-N, Beverly, MA 01915-6123
14642004	+ Elk County Domestic Relations, P.O. Box 448, Ridgway, PA 15853-0448
14642009	+ PASDU, P.O. Box 69111, Harrisburg, PA 17106-9111
14642012	+ Udren Law Offices, P.C., c/o Salvatore Carollo, Esquire, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Feb 08 2023 04:54:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14642001	+ EDI: BANKAMER.COM	Feb 08 2023 04:54:00	Bank of America Home Loans, P.O. Box 5170, Simi Valley, CA 93062-5170
14717471	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 08 2023 00:00:00	Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14642002	+ EDI: CAPITALONE.COM	Feb 08 2023 04:54:00	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
15518581	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 08 2023 00:00:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14642003	+ EDI: CITICORP.COM	Feb 08 2023 04:54:00	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14642005	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 08 2023 00:00:00	Great Lakes/U.S. Dept of Education, P.O. Box 530229, Atlanta, GA 30353-0229

District/off: 0315-1

User: auto

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14718681	Email/PDF: resurgentbknofications@resurgent.com	Feb 08 2023 00:05:35	LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675
14697125	Email/PDF: resurgentbknofications@resurgent.com	Feb 08 2023 00:05:43	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14642006	Email/Text: camanagement@mtb.com	Feb 08 2023 00:00:00	M&T Bank, Consumer Lending Department, P.O. Box 4091, Buffalo, NY 14240
14695311	+ Email/Text: camanagement@mtb.com	Feb 08 2023 00:00:00	M&T Bank, PO Box 1508, Buffalo, N.Y. 14240-1508
14642008	^ MEBN	Feb 07 2023 23:53:42	MRS Assoc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14642007	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2023 00:00:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14711849	EDI: PRA.COM	Feb 08 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14642010	+ Email/PDF: clerical@simmassociates.com	Feb 08 2023 00:05:48	SIMM Associates, Inc., 800 Pencader Drive, Newark, DE 19702-3354
14642011	+ EDI: LCITDAUTO	Feb 08 2023 04:54:00	TD Auto Finance, P.O. Box 9223, Farmington, MI 48333-9223
14712258	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 08 2023 00:00:00	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		CARRINGTON MORTGAGE SERVICES, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0315-1

User: auto

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Brian Nicholas

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com

Kenneth P. Seitz

on behalf of Joint Debtor Lisa A. Runyan thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Debtor Randy M. Runyan thedebterasers@aol.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6